



**CORPS OF ENGINEERS  
FEDERAL CREDIT UNION  
HOME LOAN CHECKLIST**

**PURCHASE:**

- Completed and signed application and disclosures.
- Sales Contract on home you are purchasing.
- Employment pay stubs for last 30 days.
- Previous two years W-2's (if bonus &/or commissions exceed 25%, last two years completed signed personal tax returns.)
- Self-employed borrowers—last two years completed tax returns with original signatures, YTD profit & loss, and balance sheet.
- Previous two months statements on all accounts (credit union/bank/stockbroker) and documentation to prove source of sizeable recent deposits.
- IRA/Keogh/401k/profit sharing - most recent statements (covering 3 months period.)
- Copy of divorce decree, if applicable.
- Copy of sale on present home (and copy of settlement statement, when closed.)
- \$350.00 check for appraisal.

**REFINANCE:**

- Completed and signed application and disclosures.
- Employment pay stubs for last 30 days.
- Copy of most recent appraisal and county tax appraisal.
- Copy of Survey
- Copy of Deed of Trust, Note, Title Policy.
- Current Hazard Insurance Declaration Page.
- Phone number and address of current mortgagee for payoff information.
- Previous year W-2 (if bonus &/or commissions exceed 25%, last two years completed signed personal tax returns.)
- Self-employed borrowers—last two years completed tax returns with original signatures, YTD profit & loss, and balance sheet.
- IRA/Keogh/401k/profit sharing - most recent statements (covering 3 months period.)
- Copy of divorce decree, if applicable.
- \$350.00 check for appraisal.

**PLEASE NOTE:** ADDITIONAL INFORMATION MAY BE REQUIRED DEPENDING ON THE TYPE OF LOAN. PROVIDING THE INFORMATION LISTED ABOVE TO THE LOAN OFFICER WILL ASSIST IN EXPEDIENT AND EFFICIENT PROCESSING OF YOUR LOAN.